

EXHIBIT “3”

Recording Requested by:
 Lawyers Title of Nevada, Inc.
 Escrow No.: 9606428-IM

After Recording, mail to:
 WILLIAM R. SCHULTE
 6010 Smoke Ranch Road
 Las Vegas, NV89108

7.15
 Affix R.P.T.T.
 APN: 125-36 -110-041

GRANT, BARGAIN, SALE DEED

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,
 DAN RAY HEIDEMANN and LINDA HEIDEMANN, husband and wife

do(es) hereby Grant, Bargain, Sell and Convey to
 WILLIAM R. SCHULTE and MELANI SCHULTE, husband and wife as Joint Tenants

the following described real property situate in the
 County of CLARK State of Nevada:

Lot Fifty One (51) in Block One (1) of COUNTRY LANE ESTATES UNIT NO. 5, as per
 recorded in Book 49, page 29 and as amended by that certain Certificate of Amendment
 recorded May 24, 1991 in Book 910524 as Document No. 921 in the Office of the County
 Recorder of Clark County, Nevada.

SUBJECT TO:

1. Taxes for the fiscal year 96-97
2. Rights of way, reservations, restrictions, easements and conditions of record.
3. Subject to that certain Deed of Trust of record in favor of Fidelity Savings Bank.

Together with all tenements, hereditaments and appurtenances thereto belonging or
 appertaining, and the reversion and reversions, remainder and remainders, rents, issues
 profits thereof.

Dated this 16th day of August, 1996

Dan Ray Heidemann
 DAN RAY HEIDEMANN

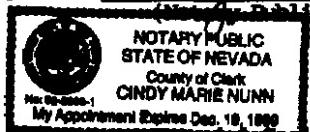
Linda Heidemann
 LINDA HEIDEMANN

STATE OF NEVADA,)
 COUNTY OF Clark) ss
 On 8/16/96 personally)
 appeared before me, a Notary Public,
Dan Ray Heidemann &
Linda Heideman

This area provided for Recorders' Use

personally known (or proved) to me to
 be the person whose name is subscribed
 to the above instrument who acknowledged
 that he she executed the instrument.

Signature Cindy Marie Nunn
 (Notary Public)



CLARK COUNTY, NEVADA
 JUDITH A. VANDEVER, RECORDER
 RECORDED AT REQUEST OF:

LAWYERS TITLE OF NEVADA
 08-21-96 14:58 CPD
 OFFICIAL RECORDS
 BOOK: 960821 INST: 01535
 FEE: 7.00 RPTT: 7.15

EXHIBIT "A"

Grantees herein, as part of the Purchase Price and consideration for this Deed, Assume and Agree to pay the indebtedness evidenced by that certain Mortgage made November 17, 1993, which Mortgage is recorded in the Public Records of Clark County, in Book 931130 and Page 03709, and for the same consideration grantees hereby assume the obligations of Dan Ray Heidemann and Linda Heidemann, under the terms of the instruments creating the loan to indemnify the Department of Veterans Affairs, to the extent of any claim payment arising from the guaranty or insurance of the indebtedness above mentioned. This liability to the Department of Veterans Affairs is under the Authority of Chapter 37, Title 38 of the United States Code, and supersedes any State or local law barring or limiting deficiencies following foreclosure of real property.

The undersigned Grantees hereby acknowledge and accept the above assumption agreement and their liability to indemnify the Veterans Administration.

William R. Schulte
WILLIAM R. SCHULTE

Melani Schulte
MELANI SCHULTE

STATE OF NEVADA

COUNTY OF Clark

)
) ss

On 8/16/96 personally appeared before me, a notary public,

(date)
William R. Schulte & Melani Schulte, personally known (or proved)

To me to be the person whose name is subscribed to the above instrument who acknowledged
that they executed the instrument.



MELISSA REDA
Notary Public - Nevada
My appt. exp. June 24, 2000
No. 96-3844-1

(notary public signature)

(seal)